

Exhibit A

SEP-27-2006 12:15

YALE SCHOOL OF MUSIC

203 432 7448

P.02/02

NON-NEGOTIABLE NOTE - THIS IS A CONSUMER CREDIT TRANSACTION

GATE Loan Application and Multi-Disbursement Note Reference #: [REDACTED]

Educational Institution:

Address of Educational Institution:

YALE UNIVERSITY SCHOOL OF MUSIC

NEW HAVEN, CT 06510

Borrower: SHADRIN YURY M.I.

Cosigner: NOT APPLICABLE (If required) Last First M.I.

Address 1: 14 CONTON ST

Address 1:

Address 2:

Address 2:

City: NEW HAVEN State CT Zip 06511-3510

City: State Zip

Phone [REDACTED] SSN: [REDACTED]

Phone () SSN:

Birth date: [REDACTED] Citizenship: FOREIGN ST

Birth date: / / Citizenship:

Allen Reg. #:

Allen Reg. #:

Reference 1: SHADRINA GALINA

Reference 1:

Address: 57 VOLGOGRADSKY PROSPECT 49

Address:

City: MOSCOW, RUSSIA State Zip 109125

City: State Zip

Phone (785) 1737002 Relationship: MOTHER

Phone () Relationship:

Reference 2: SHADRIN VICTOR

Reference 2:

Address: 10 CLASHKOV ST 267

Address:

City: PERM, RUSSIA State Zip 614056

City: State Zip

Phone (352) 670513 Relationship: FATHER

Phone () Relationship:

Initial Note

Note

Origination

Amount

Rate: 7.5902 Margin: 2.6002

Date: 09/18/2006

Fee: (%) .000

Requested: \$ 12,150

Notice to Borrower. (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request. If you have any questions or do not wish to obtain the loan evidenced by this Note, do not execute this Note. Sign your name exactly as printed above. By signing below, Borrower also acknowledges receipt of a copy of this Note. Please retain Borrower copy of this Note for your records.

Notice to Cosigner. Do not sign this Note before reading it. Please retain Cosigner copy of the Note for your records. By signing below, Cosigner also acknowledges receipt of a copy of this Note.

Borrower and Cosigner

I understand that I am not required to fax my signature on or to sign electronically this Note and any related notices that require signature. If I choose to fax my signature on or to sign electronically this Note BA.06-07.UNGT.10.0306 and any related notices that require signature, I intend: (i) my fax or electronic signature to be an electronic signature under applicable federal and state law, (ii) any fax printout or printout of Lender's electronic record of this Note and related notices to be an original document (iii) to conduct business with the Lender by electronic records and electronic signatures, and (iv) that this Note will not be governed by Article 3 of the Uniform Commercial Code, and my obligations under this Note will not be subject to, but any transfer of my obligations will be subject to, Article 9 of the Uniform Commercial Code.

Borrower

I hereby acknowledge that I have read all five (5) pages of this Note BA.06-07.UNGT.10.0306 in their entirety, understand them, and agree to be bound by their terms. By signing below, I request the loan described above. This Note will not become effective until my application is approved by Lender and funds have been advanced. I understand that any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties, which may include fines or imprisonment. This Note is signed under seal.

Signature of Borrower

Date 09/27/06

Cosigner

I hereby acknowledge that I have read all five (5) pages of this Note BA.06-07.UNGT.10.0306 in their entirety, understand them, and agree to be bound by their terms. I can afford to pay this debt if I have to, and I agree to accept this responsibility. I hereby waive and release any right that I may have under applicable law as a cosigner, surety, guarantor or accommodation party. I understand that any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties, which may include fines or imprisonment. This Note is signed under seal.

BY SIGNING THIS NOTE BELOW, I CERTIFY THAT I INTEND TO (i) APPLY FOR JOINT CREDIT AND (ii) BE JOINTLY LIABLE WITH THE BORROWER FOR THIS LOAN.

Signature of Cosigner

Date

A Cosigner is required if the Borrower is under legal age to make a binding contract or if the Educational Institution or the GATE Loan Program Manual require a Cosigner.

BORROWER COPY

F00001 P00001

TOTAL P.02